

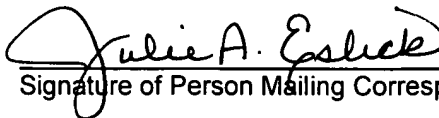
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicant(s):	Fred Bishop, et al.	Docket No.:	60655.3917
Serial No.:	10/711,720	Group Art Unit:	TBA
Filed:	September 30, 2004	Examiner:	TBA
Title:	SYSTEMS AND METHODS FOR MANAGING MULTIPLE ACCOUNTS ON A RF TRANSACTION DEVICE USING SECONDARY IDENTIFICATION INDICIA		
	Confirmation No.: 5719		

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Commissioner For Patents  
Mail Stop Amendment  
PO Box 1450  
Alexandria, VA 22313-1450

Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R., §§1.97 and 1.98, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08A. Applicant respectfully submits that all pending claims are patentable over the foregoing references, alone or in combination. The Examiner is requested to initial the enclosed Form PTO/SB/08A and return a copy thereof to the undersigned.

The items listed on Form PTO/SB/08A may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark

Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

1. ☐ For each of the following items listed on the enclosed copy of Form PTO/SB/08A that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:
- 

2. ☒ Any copy of the items listed on the enclosed copy of Form PTO/SB/08A that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior ☒ Parent Application, ☐ Continuation, ☐ Divisional or ☐ Continuation-In-Part application under 37 C.F.R. §1.97, U.S. Serial Nos. 10/192,488, filed July 9, 2002.

3. ☒ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:

☒ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.

☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.

☐ 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.

4. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.

5. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):
- ☐ A check in the amount of \$180.00 is enclosed in payment of the fee.
- ☐ Charge the fee to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
6. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and
  - b. the attached petition requesting consideration of this Information Disclosure Statement; and
  - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 9 below.
7. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:
- a. ☐ 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
  - b. ☐ 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.
  - c. The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 9 below.
8. ☐ I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
- ☐ I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent

office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.


9. ☐ A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).

☐ Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

☒ The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

Snell & Wilmer

  
Howard F. Sobelman  
Registration No. 39,038

Dated: 10/11/04

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60655.3917

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Substitute for form 1449B/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				Application Number	10/711,720
				Filing Date	September 30, 2004
				First Named Inventor	Fred Bishop, et al.
				Art Unit	TBA
				Examiner Name	TBA
Sheet	6	of	11	Attorney Docket Number	60655.3917

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		"What's New: Timex Watch Features Speedpass System", <a href="http://www.speedpass.com/news/article.jsp?id=51">http://www.speedpass.com/news/article.jsp?id=51</a> (1 page)	
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		"Networking: Microsoft SPOT", by Jeremy A. Kaplan, July 1, 2003, <a href="http://www.pcmag.com/print_article/0,3048,a=43561,00.asp">http://www.pcmag.com/print_article/0,3048,a=43561,00.asp</a> (2 pages)	
		"Microsoft Launches Smart Personal Object Technology Initiative", Press Release from COMDEX Fall 2002, November 17, 2002, <a href="http://www.Microsoft.com/presspass/features/2002/nov02/11-17SPOT.asp">http://www.Microsoft.com/presspass/features/2002/nov02/11-17SPOT.asp</a> (4 pages)	

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				Application Number	10/711,720
				Filing Date	September 30, 2004
				First Named Inventor	Fred Bishop
				Art Unit	TBA
				Examiner Name	TBA
Sheet	7	of	11	Attorney Docket Number	60655.3917

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		"Bank Extends RFID Payment Pilot: Bank of America will continue to test its QuickWave RFID payment card for another three months", RFID Journal, 01/23/2003	
		"MasterCard to Test RFID Card: Pilot will test whether consumers, merchants and credit card issuers value "contactless" payments", RFID Journal, 12/20/2002	
		"Vendors Target Amusement Parks: Protecting children and enabling cashless payments make RFID an appealing option for the entertainment industry", RFID Journal, 11/27/2002	
		"Inside's Next-Gen Smart Card: The French company plans to introduce an RFID card that uses a 16-bit microprocessor and new encryption technology", RFID Journal, 10/29/2002	
		"Sony, Philips Creating RFID Link: Consumer electronics giants are jointly developing a new RFID standard for payments and for communication between devices", RFID Journal, 09/17/2002	
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		"Security for Wireless Java: NTRU, a startup that offers security software, has released of Java version of its NTRU encryption algorithm", RFID Journal, 06/27/2002	
		"Making RFID Payments Ubiquitous: Philips and Visa want people to be able to pay for goods and services anywhere by using RFID chips embedded in the phones and other devices", RFID Journal, 06/02/20003	
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		"Multiple Frequency Transponders: Volume production of dual-band RFID chips begins", Frontline Solutions, 07/16/2003	

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		Functional Specification, Standard Card IC MF1 IC S50, Philips Semiconductors, Product Specification Rev. 5.1 May 2001	
		"Biometrics: Speaker Verification", by Kulkarni, et al., <a href="http://biometrics.cse.msu.edu/speaker.html">http://biometrics.cse.msu.edu/speaker.html</a> , 03/08/2004, 5 pages	
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		"Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", by Krakow, MSNBC, <a href="http://www.msnbc.msn.com/id/3072638">http://www.msnbc.msn.com/id/3072638</a> , 02/17/2004, 4 pages	
		"The Evolution of Mobile Payment", by McPherson, Financial Insights, 02/02/04, <a href="http://www.banktech.com/story/mews/showArticle/jhtml?articleID=17601432">http://www.banktech.com/story/mews/showArticle/jhtml?articleID=17601432</a> , 2 pages	
		"RFID Take Priority With Wal-Mart", by DocMemory, <a href="http://www.simmtester.com/page/news/shownews.asp?num=6550">http://www.simmtester.com/page/news/shownews.asp?num=6550</a> , 02/09/2004, 2 pages	
		"Microsoft, IBM and Phillips Test RFID Technology", by Rohde, IDG New Service, <a href="http://www.computerweekly.com/Article127889.htm">http://www.computerweekly.com/Article127889.htm</a> , 02/09/2004, 3 pages	
		"Pay By Touch Press Releases", <a href="http://www.paybytouch.com/press.html">http://www.paybytouch.com/press.html</a> , 02/10/2004, 3 pages	
		"PowerPay RFID Payment and Marketing Solution Speeds Purchases at Seahawks Stadium with Technology from Texas Instruments", <a href="http://www.powerpayit.com/news/Seahawks_pr.html">http://www.powerpayit.com/news/Seahawks_pr.html</a> , 02/09/2004, 2 pages	
		"Putting Their Finger on It", by Wilson, <a href="http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable">http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable</a> , 02/09/2004, 2 pages	
		"TI Embraces Prox Card Standard", by Roberti, 03/06/2003, <a href="http://www.ti.com/tiris/docs/in-the-news/2003/3-6-03.shtml">http://www.ti.com/tiris/docs/in-the-news/2003/3-6-03.shtml</a> , 2 pages	

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		"Paying It By Ear", The Guardian, 01/18/2003, <a href="http://money.guardian.co.uk/creditanddebt/creditcards/story/0,1456,876908,00.html">http://money.guardian.co.uk/creditanddebt/creditcards/story/0,1456,876908,00.html</a> , 3 pages	
		Pay By Touch - Company, <a href="http://www.paybytouch.com/company.html">http://www.paybytouch.com/company.html</a>	
		"Identix Inc. - Empowering Identification™ - Understanding Biometrics", <a href="http://www.identix.com/newsroom/news_biometrics_face.html">http://www.identix.com/newsroom/news_biometrics_face.html</a> , 1 page	
		"International Biometric Group - Signature Biometrics: How It Works", <a href="http://www.ibgweb.com/reports/public/reports/signature-scan_tech.html">http://www.ibgweb.com/reports/public/reports/signature-scan_tech.html</a> , 02/18/2004, 1 page	
		"International Biometric Group - Voice Recognition Technology: How It Works", <a href="http://www.ibgweb.com/reports/public/reports/voice-scan_tech.html">http://www.ibgweb.com/reports/public/reports/voice-scan_tech.html</a> , 02/18/2004, 1 page	
		"The Henry Classification System", International Biometric Group, 7 pages	
		"Individual Biometrics - Hand Geometry", <a href="http://ctl.ncsc.dni.us/biomet%20web/BMHand.html">http://ctl.ncsc.dni.us/biomet%20web/BMHand.html</a> , 02/18/04, 2 pages	
		"Individual Biometrics - Retinal Scan", <a href="http://ctl.ncsc.dni.us/biomet%20web/BMRetinal.html">http://ctl.ncsc.dni.us/biomet%20web/BMRetinal.html</a> , 2/18/04, 2 pages	
		"Individual Biometrics - Iris Scan", <a href="http://ctl.ncsc.dni.us/biomet%20web/BMIris.html">http://ctl.ncsc.dni.us/biomet%20web/BMIris.html</a> , 2/18/04, 2 pages	
		"Individual Biometrics - Vascular Patterns", <a href="http://ctl.ncsc.dni.us/biomet%20web/BMVascular.html">http://ctl.ncsc.dni.us/biomet%20web/BMVascular.html</a> , 02/18/04, 1 page	
		"Individual Biometrics - Fingerprint", <a href="http://ctl.ncsc.dni.us/biomet%20web/BMFingerprint.html">http://ctl.ncsc.dni.us/biomet%20web/BMFingerprint.html</a> , 2/18/04, 3 pages	

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		"Fingerprint Technology - Identix Inc. - Empowering Identification™ - Understanding Biometrics", <a href="http://www.identix.com/newsroom/news_biometrics_finger.html">http://www.identix.com/newsroom/news_biometrics_finger.html</a> , 2/18/04, 1 page	
		"Individual Biometrics - Facial Recognition", <a href="http://ctl.ncsc.dni.us/biomet%20web/BMfacial.html">http://ctl.ncsc.dni.us/biomet%20web/BMfacial.html</a> , 2/18/04, 2 pages	
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